



To: All HOME & CDBG Recipients
From: IHFA Federal & State Programs
Date: February 16, 1998
Re: 1998 Income Limits

Notice: FSP-98-02

Enclosed are income limits released by the U.S. Department of Housing and Urban Development on February 9, 1998. These income limits are effective immediately for HOME and CDBG housing programs funded by the Indiana Housing Finance Authority.

Please note that limits listed as "Very Low-Income" equate to 50% of area median income, and those listed as "Low-Income" equate to 80% of area median income.

Family Size Adjustments:

By statute, family size adjustments are required to provide higher income limits for larger families and lower income limits for smaller families. The factors used are as follows:

Number of Persons in Family and Percentage of Adjustments

1	2	3	4	5	6	7	8
70%	80%	90%	Base	108%	116%	124%	132%

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, 8% of the four-person base should be added to the eight-person income limit. For example, the nine-person limit equals 140% (132% + 8%) of the relevant four-person income limit. All income limits are rounded to the nearest \$50 to reduce administrative burden.

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STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - INDIANA

PMSA/MSA METROPOLITAN AREAS-----		C O U N T I E S-----	
MSA	Bloomington, IN	Monroe	
	Cincinnati, OH-KY-IN	Dearborn	
MSA	Elkhart-Goshen, IN	Elkhart	
MSA	Evansville-Henderson, IN-KY	Posey, Vanderburgh, Warrick	
MSA	Fort Wayne, IN	Adams, Allen, De Kalb, Huntington, Wells, Whitley	
PMSA	Gary, IN	Lake, Porter	
MSA	Indianapolis, IN	Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan	
	"	Shelby	
MSA	Kokomo, IN	Howard, Tipton	
MSA	Lafayette, IN	Clinton, Tippecanoe	
MSA	Louisville, KY-IN	Clark, Floyd, Harrison, Scott	
MSA	Muncie, IN	Delaware	
	Ohio County, IN	Ohio	
MSA	South Bend, IN	St. Joseph	
MSA	Terre Haute, IN	Clay, Vermillion, Vigo	

-----NONMETROPOLITAN AREAS-----

Bartholomew, Benton, Blackford, Brown, Carroll, Cass, Crawford, Daviess
 Decatur, Dubois, Fayette, Fountain, Franklin, Fulton, Gibson, Grant
 Greene, Henry, Jackson, Jasper, Jay, Jefferson, Jennings, Knox, Kosciusko
 Lagrange, La Porte, Lawrence, Marshall, Martin, Miami, Montgomery, Newton
 Noble, Orange, Owen, Parke, Perry, Pike, Pulaski, Putnam, Randolph, Ripley
 Rush, Spencer, Starke, Steuben, Sullivan, Switzerland, Union, Wabash
 Warren, Washington, Wayne, White

HUD HOME PROGRAM INCOME LIMITS (FEBRUARY 1998)
STATE : INDIANA

PROGRAM

1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8+PERSON

Indianapolis

MSA	Bloomington, IN	30% LIMITS	9350	10700	12050	13400	14450	15500	16600	17650
	FY 1998 MEDIAN FAMILY	VERY LOW-INCOME	15800	17850	20050	22300	24100	25850	27650	29450
	INCOME:	60% LIMITS	18720	21420	24060	26760	28920	31020	33180	35340
		LOW-INCOME	25000	28550	32100	35700	38550	41400	44250	47100
AREA	Cincinnati, OH-KY-IN	30% LIMITS	10500	12000	13500	15000	16200	17400	18600	19800
	FY 1998 MEDIAN FAMILY	VERY LOW-INCOME	17500	20000	22500	25000	27000	29000	31000	33000
	INCOME:	60% LIMITS	21000	24000	27000	30000	32400	34800	37200	39600
		LOW-INCOME	28000	32000	36000	40000	43200	46400	49600	52800
MSA	Elkhart-Goshen, IN	30% LIMITS	10100	11550	13000	14450	15600	16750	17950	19100
	FY 1998 MEDIAN FAMILY	VERY LOW-INCOME	16850	19300	21700	24100	26050	27950	29900	31800
	INCOME:	60% LIMITS	20220	23160	26040	28920	31260	33540	35880	38160
		LOW-INCOME	27000	30850	34700	38550	41650	44750	47800	50900
MSA	Evansville-Henderson, IN-KY	30% LIMITS	8550	9850	11100	12350	13300	14300	15300	16300
	FY 1998 MEDIAN FAMILY	VERY LOW-INCOME	14400	16450	18500	20550	22200	23850	25500	27150
	INCOME:	60% LIMITS	17780	19740	22200	24860	26640	28620	30600	32580
		LOW-INCOME	23000	26300	29600	32900	35500	38150	40750	43400
MSA	Fort Wayne, IN	30% LIMITS	9900	11350	12750	14150	15300	16450	17550	18700
	FY 1998 MEDIAN FAMILY	VERY LOW-INCOME	16500	18900	21250	23600	25500	27400	29250	31150
	INCOME:	60% LIMITS	19800	22680	25500	28320	30600	32880	35100	37380
		LOW-INCOME	26450	30200	34000	37750	40800	43800	46800	49850
MSA	Gary, IN	30% LIMITS	10300	11750	13250	14700	15900	17050	18250	19400
	FY 1998 MEDIAN FAMILY	VERY LOW-INCOME	17150	19600	22050	24500	26450	28400	30400	32350
	INCOME:	60% LIMITS	20580	23520	26460	29400	31740	34080	36480	38820
		LOW-INCOME	27450	31350	35300	39200	42350	45450	48600	51750
MSA	Indianapolis, IN	30% LIMITS	10750	12250	13800	15350	16550	17800	19000	20250
	FY 1998 MEDIAN FAMILY	VERY LOW-INCOME	17900	20450	23000	25550	27600	29650	31700	33750
	INCOME:	60% LIMITS	21480	24540	27600	30660	33120	35580	38040	40500
		LOW-INCOME	28600	32700	36800	40900	44150	47400	50700	53950
MSA	Kokomo, IN	30% LIMITS	10400	11900	13350	14850	16050	17250	18400	19600
	FY 1998 MEDIAN FAMILY	VERY LOW-INCOME	17950	19800	22250	24750	26750	28700	30700	32650
	INCOME:	60% LIMITS	20820	23760	26700	29700	32100	34440	36840	39180
		LOW-INCOME	27700	31700	35850	39600	42750	45950	49100	52250

HUD HOME PROGRAM INCOME LIMITS (FEBRUARY 1998)
STATE : INDIANA

PROGRAM

PAGE 86

		ADJUSTED INCOME LIMITS							
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+PERSON
COUNTY	Blackford County								
FY 1998 MEDIAN FAMILY INCOME :	39500	8650	9850	11100	12350	13300	14300	15300	16300
		14400	16450	18500	20550	22200	23850	25500	27150
		17280	19740	22200	24660	26640	28620	30600	32580
		23000	26300	29600	32800	35500	38150	40750	43400
		VERY LOW-INCOME							
		LOW-INCOME							
COUNTY	Brown County								
FY 1998 MEDIAN FAMILY INCOME :	45400	9550	10900	12250	13600	14700	15800	16900	18000
		15900	18150	20450	22700	24500	26350	28150	29950
		19080	21780	24540	27240	29400	31620	33780	35940
		25400	29050	32700	36300	39200	42150	45050	47950
		VERY LOW-INCOME							
		LOW-INCOME							
COUNTY	Carroll County								
FY 1998 MEDIAN FAMILY INCOME :	49200	8650	9850	11100	12350	13300	14300	15300	16300
		14400	16450	18500	20550	22200	23850	25500	27150
		17280	19740	22200	24660	26640	28620	30600	32580
		23000	26300	29600	32900	35500	38150	40750	43400
		VERY LOW-INCOME							
		LOW-INCOME							
COUNTY	Cass County								
FY 1998 MEDIAN FAMILY INCOME :	42600	8650	9850	11100	12350	13300	14300	15300	16300
		14400	16450	18500	20550	22200	23850	25500	27150
		17280	19740	22200	24660	26640	28620	30600	32580
		23000	26300	29600	32900	35500	38150	40750	43400
		VERY LOW-INCOME							
		LOW-INCOME							
COUNTY	Crawford County								
FY 1998 MEDIAN FAMILY INCOME :	32500	8650	9850	11100	12350	13300	14300	15300	16300
		14400	16450	18500	20550	22200	23850	25500	27150
		17280	19740	22200	24660	26640	28620	30600	32580
		23000	26300	29600	32900	35500	38150	40750	43400
		VERY LOW-INCOME							
		LOW-INCOME							
COUNTY	Daviess County								
FY 1998 MEDIAN FAMILY INCOME :	35300	8650	9850	11100	12350	13300	14300	15300	16300
		14400	16450	18500	20550	22200	23850	25500	27150
		17280	19740	22200	24660	26640	28620	30600	32580
		23000	26300	29600	32900	35500	38150	40750	43400
		VERY LOW-INCOME							
		LOW-INCOME							
COUNTY	Decatur County								
FY 1998 MEDIAN FAMILY INCOME :	42400	8650	9900	11100	12350	13350	14350	15350	16300
		14400	16500	18550	20600	22250	23900	25550	27200
		17280	19800	22260	24720	26700	28680	30660	32640
		23050	26350	29650	32950	35600	38250	40850	43500
		VERY LOW-INCOME							
		LOW-INCOME							
COUNTY	Dubois County								
FY 1998 MEDIAN FAMILY INCOME :	48500	8650	9850	11100	12350	13300	14300	15300	16300
		14400	16450	18500	20550	22200	23850	25500	27150
		17280	19740	22200	24660	26640	28620	30600	32580
		23000	26300	29600	32900	35500	38150	40750	43400
		VERY LOW-INCOME							
		LOW-INCOME							

PROGRAM

-----ADJUSTED INCOME LIMITS-----
1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8+PERSON

PAGE 88

COUNTY	Jackson County	30% LIMITS	8800	10050	11300	12550	13550	14550	15550	16550
FY 1998 INCOME :	MEDIAN FAMILY	VERY LOW-INCOME	14650	15700	16800	20900	25900	27600	29900	32600
		60% LIMITS	17550	20040	22560	25080	27080	29100	31080	33120
		LOW-INCOME	23400	25750	30100	33450	36100	38800	41450	44150
COUNTY	Jasper County	30% LIMITS	8650	9850	11100	12350	13300	14300	15400	16300
FY 1998 INCOME :	MEDIAN FAMILY	VERY LOW-INCOME	14400	15450	16500	20550	22200	23850	25500	27150
		60% LIMITS	17200	19740	22300	24660	26640	28620	30600	32580
		LOW-INCOME	23000	25300	29600	32900	35500	38150	40750	43400
COUNTY	Jay County	30% LIMITS	8650	9850	11100	12350	13300	14300	15300	16300
FY 1998 INCOME :	MEDIAN FAMILY	VERY LOW-INCOME	14400	15450	16500	20550	22200	23850	25500	27150
		60% LIMITS	17200	19740	22200	24660	26640	28620	30600	32580
		LOW-INCOME	23000	25300	29600	32900	35500	38150	40750	43400
COUNTY	Jefferson County	30% LIMITS	8650	9850	11100	12350	13300	14300	15300	16300
FY 1998 INCOME :	MEDIAN FAMILY	VERY LOW-INCOME	14400	15450	16500	20550	22200	23850	25500	27150
		60% LIMITS	17200	19740	22200	24660	26640	28620	30600	32580
		LOW-INCOME	23000	25300	29600	32900	35500	38150	40750	43400
COUNTY	Jennings County	30% LIMITS	8650	9850	11100	12350	13300	14300	15300	16300
FY 1998 INCOME :	MEDIAN FAMILY	VERY LOW-INCOME	14400	15450	16500	20550	22200	23850	25500	27150
		60% LIMITS	17200	19740	22200	24660	26640	28620	30600	32580
		LOW-INCOME	23000	25300	29600	32900	35500	38150	40750	43400
COUNTY	Knox County	30% LIMITS	8650	9850	11100	12350	13300	14300	15300	16300
FY 1998 INCOME :	MEDIAN FAMILY	VERY LOW-INCOME	14400	15450	16500	20550	22200	23850	25500	27150
		60% LIMITS	17200	19740	22200	24660	26640	28620	30600	32580
		LOW-INCOME	23000	25300	29600	32900	35500	38150	40750	43400
COUNTY	Kosciusko County	30% LIMITS	8650	9850	11350	12650	13650	14650	15650	16650
FY 1998 INCOME :	MEDIAN FAMILY	VERY LOW-INCOME	14750	15650	16850	21050	22750	24400	26100	27800
		60% LIMITS	17700	20220	22740	25280	27300	29280	31320	33360
		LOW-INCOME	23600	25950	30300	33700	36350	39050	41750	44450
COUNTY	Lagrange County	30% LIMITS	8650	9850	11100	12350	13300	14300	15300	16300
FY 1998 INCOME :	MEDIAN FAMILY	VERY LOW-INCOME	14400	15450	16500	20550	22200	23850	25500	27150
		60% LIMITS	17200	19740	22200	24660	26640	28620	30600	32580
		LOW-INCOME	23000	25300	29600	32900	35500	38150	40750	43400

HUD HOME PROGRAM INCOME LIMITS (FEBRUARY 1998)
STATE : INDIANA

PROGRAM

		A D J U S T E D I N C O M E L I M I T S							
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+PERSON
COUNTY	Orange County								
FY 1998	MEDIAN FAMILY	8650	9850	11100	12350	13300	14300	15300	16300
INCOME:	34100	14400	16450	18500	20550	22200	23850	25500	27150
	30% LIMITS								
	VERY LOW-INCOME	17280	19740	22200	24660	26640	28620	30600	32580
	LOW-INCOME	23000	26300	29600	32900	35500	38150	40750	43400
COUNTY	Owen County								
FY 1998	MEDIAN FAMILY	8650	9850	11100	12350	13300	14300	15300	16300
INCOME:	40700	14400	16450	18500	20550	22200	23850	25500	27150
	30% LIMITS								
	VERY LOW-INCOME	17280	19740	22200	24660	26640	28620	30600	32580
	LOW-INCOME	23000	26300	29600	32900	35500	38150	40750	43400
COUNTY	Parke County								
FY 1998	MEDIAN FAMILY	8650	9850	11100	12350	13300	14300	15300	16300
INCOME:	37700	14400	16450	18500	20550	22200	23850	25500	27150
	30% LIMITS								
	VERY LOW-INCOME	17280	19740	22200	24660	26640	28620	30600	32580
	LOW-INCOME	23000	26300	29600	32900	35500	38150	40750	43400
COUNTY	Perry County								
FY 1998	MEDIAN FAMILY	8650	9850	11100	12350	13300	14300	15300	16300
INCOME:	36800	14400	16450	18500	20550	22200	23850	25500	27150
	30% LIMITS								
	VERY LOW-INCOME	17280	19740	22200	24660	26640	28620	30600	32580
	LOW-INCOME	23000	26300	29600	32900	35500	38150	40750	43400
COUNTY	Pike County								
FY 1998	MEDIAN FAMILY	8650	9850	11100	12350	13300	14300	15300	16300
INCOME:	34400	14400	16450	18500	20550	22200	23850	25500	27150
	30% LIMITS								
	VERY LOW-INCOME	17280	19740	22200	24660	26640	28620	30600	32580
	LOW-INCOME	23000	26300	29600	32900	35500	38150	40750	43400
COUNTY	Pulaski County								
FY 1998	MEDIAN FAMILY	8650	9850	11100	12350	13300	14300	15300	16300
INCOME:	38000	14400	16450	18500	20550	22200	23850	25500	27150
	30% LIMITS								
	VERY LOW-INCOME	17280	19740	22200	24660	26640	28620	30600	32580
	LOW-INCOME	23000	26300	29600	32900	35500	38150	40750	43400
COUNTY	Putnam County								
FY 1998	MEDIAN FAMILY	8650	9850	11100	12350	13300	14300	15300	16300
INCOME:	44100	14400	16450	18500	20550	22200	23850	25500	27150
	30% LIMITS								
	VERY LOW-INCOME	17280	19740	22200	24660	26640	28620	30600	32580
	LOW-INCOME	23000	26300	29600	32900	35500	38150	40750	43400
COUNTY	Randolph County								
FY 1998	MEDIAN FAMILY	8650	9850	11100	12350	13300	14300	15300	16300
INCOME:	36000	14400	16450	18500	20550	22200	23850	25500	27150
	30% LIMITS								
	VERY LOW-INCOME	17280	19740	22200	24660	26640	28620	30600	32580
	LOW-INCOME	23000	26300	29600	32900	35500	38150	40750	43400

-----A0JUSTED INCOME LIMITS-----

1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+PERSON
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1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8+PERSON

8650	9850	11100	12350	13300	14300	15300	16300
14400	16450	18500	20550	22200	23850	25500	27500
17200	19740	22200	24660	26640	28620	30600	32580
23000	26300	29600	32900	35500	38150	40750	43400

8650	1350	13300	14300	15300	16300
14400	16450	18500	22200	23850	25900
17800	19740	22200	26640	28620	30600
23000	26300	29600	32900	36500	38150
					40750
					43400

8650	19850	11100	12350	13300	14300	15300	16300
14400	16450	18500	20550	2200	23850	25500	27150
17280	19740	22200	24660	26640	28620	30600	32580
23000	26300	29600	32900	35500	38150	40750	43400

8650	19650	11100	12350	13300	14300	15300	16300
14400	16450	18500	20550	2200	23850	25500	27150
17280	19740	22200	24660	26640	28620	30600	32580
23000	26300	29600	32900	35500	38150	40750	43400

8650	9850	11100	12350	13300	14300	15300	16300
14400	16450	18500	20550	22600	23850	25500	27150
17280	19740	22200	24660	26840	28620	30600	32580
23000	26300	29600	32900	35500	38150	40750	43400